



AM PM

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 ) Art Unit  
Filed: 01/15/2002 ) 3696  
10 For: A PRIVATE AND SECURE )  
PAYMENT SYSTEM )  
Examiner: OYEBISI, OJO O. )  
15 Attorney Docket: 11195.37 )

**INTERVIEW SUMMARY FOR AN INTERVIEW ON 2-19-2010**

Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

25 Sir:

An interview summary is filed herewith for an in-person interview held on 2-19-2010, and is being filed timely within 30 days or with the amendment and response to the Final OA dated 1-21-2010, which ever occurs first.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on Feb 27 / 2010 by

Tara Chand Singhal TARA CHAND SINGHAL, Applicant

## INTERVIEW SUMMARY

An in-person interview with the Examiner was requested by the applicant to  
5 understand the basis of examiners statement in his Final OA dated 1-21-2010 to  
understand the basis of these statements underlying the rejection of the claims 51-70.

The in-person interview was held at the USPTO office, on 2-19-2010.

10 What was discussed was claims 51-70 and Treyz prior art. Applicant explained to  
the Examiner the difference between the cited prior art Treyz et al and the claims 51-70  
of the current invention to the examiner and why these differences do not support  
rejections of the claims and the Examiner's response to Applicant's argument in the  
Final OA of 1-21-2010.

15 Applicant proposed and Examiner agreed to receive an Amendment after Final to  
make minor non-substantive amendments to the claims. Examiner agreed to review the  
Amendment after Final and discuss the matter with his SPE for further consideration.

20 Dated this the February, 27th, 2010

Respectfully submitted,



25 Tara Chand Singhal

Applicant

P O Box 5075

Torrance, California 90510

Telephone: (310) 540-4095

30 RespToOa01-21-2010